

SENATE BILL 991

C4
SB 1044/10 – FIN

11r3130

By: **Senator Stone**

Constitutional Requirements Complied with for Introduction in the last 35 Days of Session

Introduced and read first time: March 18, 2011

Assigned to: Rules

A BILL ENTITLED

1 AN ACT concerning

2 **Homeowner's Insurance – Coverage for Other Structures**

3 FOR the purpose of prohibiting an insurer that issues a policy of homeowner's
4 insurance from requiring the policy to include coverage for certain structures
5 under certain circumstances; providing for the application of this Act; and
6 generally relating to coverage under policies of homeowner's insurance.

7 BY adding to

8 Article – Insurance

9 Section 19–214

10 Annotated Code of Maryland

11 (2006 Replacement Volume and 2010 Supplement)

12 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
13 MARYLAND, That the Laws of Maryland read as follows:

14 **Article – Insurance**

15 **19–214.**

16 **AN INSURER THAT ISSUES A POLICY OF HOMEOWNER'S INSURANCE MAY**
17 **NOT REQUIRE THE POLICY TO INCLUDE COVERAGE FOR OTHER STRUCTURES**
18 **SUCH AS SHEDS OR OUTBUILDINGS IF THE POLICYHOLDER DOES NOT HAVE A**
19 **SHED OR OUTBUILDING ON THE PROPERTY COVERED BY THE POLICY.**

20 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
21 homeowner's insurance policies issued, delivered, or renewed in the State on or after
22 October 1, 2011.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
2 October 1, 2011.